

**News Release**  
**U.S. Department of Justice**  
*United States Attorney*  
*District of Rhode Island*



**February 7, 2007**

**California woman admits identity theft and bank fraud scheme;**  
**Fraudulent withdrawals in Rhode Island and six other states**

**Zelpha Conyers**, of Inglewood, California, pleaded guilty today to bank fraud and identity theft for making fraudulent withdrawals at Bank of America branches in Rhode Island and six other states. Conyers and two other Los Angeles area women were arrested in July after making withdrawals at several Bank of America branches in Rhode Island.

United States Attorney Robert Clark Corrente announced the guilty plea, which Conyers entered today before Chief U.S. District Court Judge Mary M. Lisi in U.S. District Court, Providence. The two other defendants, **Patricia Moore**, of Los Angeles, and **Debbie Jolene Tucker**, of Rialto, California, have pleaded guilty to participating in the withdrawals in Rhode Island.

At Conyer's plea hearing, Assistant U.S. Attorney Lee H. Vilker said that the government could prove that, on July 11, Conyers, Moore, and Tucker drove to Bank of America branches in Cranston, East Providence, and North Providence. While Moore waited in the car, either Conyers or Tucker entered the bank branch, presented fake identification in the name of a real bank customer with a California address, and made or attempted to make a withdrawal. They successfully made about \$10,800 worth of withdrawals at three branches.

After Tucker was unsuccessful in attempting a withdrawal at a branch in Cranston, the manager notified other branches of her suspicious activity. Another branch manager later

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spotted Tucker and Conyers changing wigs in a car outside a branch on Smithfield Road in North Providence. That manager called North Providence Police, who broadcast the car's license plate number to other police departments.

Seekonk Police stopped the women's car on Route 6, and notified North Providence Police. Seekonk police officers found \$3,100 in cash on Conyers, and a total of \$10,546 that was in Moore's purse and stuffed beneath her undergarments.

North Providence police officers seized luggage from the women's motel room in Seekonk and, in the luggage, found ten fraudulent California driver's licenses in various names, bearing either Tucker's or Conyer's photograph. They also found fake social security cards in various names, and Bank of America customer profiles.

An investigation by the United States Secret Service developed evidence linking Conyers to fraudulent withdrawals of a similar nature at Bank of America branches in Florida, South Carolina, Massachusetts, Missouri, Kansas, and Connecticut. Including the withdrawals in Rhode Island, the fraudulent withdrawals linked to Conyers totaled about \$322,600, and were made between December 2004 and last July.

Conyers, 53, pleaded guilty to bank fraud conspiracy, eight counts of bank fraud, and one count of aggravated identity theft (committing identity theft in connection with another felony). She is detained pending sentencing, which is scheduled for May 4. Bank fraud conspiracy and bank fraud have maximum penalties of 30 years imprisonment and a \$1,000,000 fine. Aggravated identity theft has a mandatory sentence of two years in prison, additional to any other sentence imposed, and a potential \$1,000,000 fine.

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On September 21, Tucker, 44, pleaded guilty to bank fraud and conspiracy to commit bank fraud, and, on December 14, Judge Lisi sentenced her to 32 months imprisonment and ordered \$10,800 restitution. On October 13, Moore, 54, who used the name Renea Johnson when arrested in July, pleaded guilty to the same charges as Tucker. She is detained pending sentencing, which is scheduled for February 15.

The North Providence Police Department and the United States Secret Service investigated the case, with assistance from Seekonk Police.

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